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THERE IS NO SUBSTITUTE

THE CHURCHES.

First Presbyterian.

Rev. George L. Curtis, Pastor. Sunday services: Morning worship 10.30 Sabbath-school, 12.10. Christian Endeavor, 7.00. Evening worship, 7.45 o'clock. Prayer-meeting each Wednesday night.

Westminster Church.

Rev. George A. Paul, Pastor. Divine worship at 10.30 A. M. and 7.45 P. M. Sunday-school at 12 M. Young People's Prayer Meeting at 6.45 P. M. A cordial welcome to all.

German Presbyterian.

Sunday services: Preaching by the pastor, Rev. Emil J. Buttinghausen, at 10.30 A. M. and 7.30 P. M. Sunday-school at 12 M. Prayer-meeting, Tuesday at 8 P. M. Young People's Society, Friday, at 8 P. M. Young Men's Christian Association meets on Thursday evenings at 8 P. M.

First Baptist Church.

Rev. Charles A. Cook, pastor. Services at 10.30 A. M. and 7.30 P. M. Sunday-school at 12. All cordially invited. All seats free.

Park Methodist Episcopal.

Rev. Dr. C. S. Woodruff, pastor. Men's meeting Mizpah Brotherhood 9.45 A. M. Church Services at 10.30 A. M. and 7.30 P. M. Sunday-school at 12 M. Vesper service Epworth League at 7 P. M. Tuesday evening's classes meet at 8 P. M. Wednesday evening, prayer service at 8 P. M. Friday afternoon at 3 o'clock Junior Epworth League.

Watson's M. E. Church.

Rev. P. G. Blight, Pastor. Morning Services at 10.30 A. M. Sunday-school at 2.30 P. M. Epworth League at 7 P. M. Evening Service at 7.45. Prayer Service, Wednesday 8 P. M. Sunday Class-meeting at 9.30 A. M.

Church of the Sacred Heart.

Rev. J. M. Nardello, pastor. First Mass, 4.30 A. M. Mass and sermon, 8.30 A. M. High Mass and sermon, 10.30 A. M. Sunday-school, 8 P. M. Vesper service, 3.30 P. M.

Christ Episcopal.

Corner Bloomfield and Park Avenues. Rev. Edwin A. White, rector.

SUNDAY SERVICES:

Celebration of Holy Communion, 8 A. M. Morning prayer and sermon, 11 A. M. Sunday-school at 9.45 A. M. Choral Even Song 4.30 P. M.

East Orange Baptist Church.

Prospect Street, Rev. M. V. McDuffie, pastor. Services at 11 o'clock A. M. and 4.45 P. M. Sunday School at 2.30 P. M. Prayer-meeting at 7.45 Friday evening.

Montgomery Chapel.

Wilson S. Phraner, Superintendent. Preaching every Sunday evening at 8 o'clock. Service of Song at 7.45 P. M. Sunday-school at 3 P. M. Young People's meeting at 7.15 P. M.

During the week the gymnasium and reading-room will be open for men and boys on Monday, Tuesday, Wednesday and Saturday evenings from 7.30 to 10 P. M. and on Saturday afternoon from 2.30 to 5.30 P. M.; for ladies and girls on Thursday evening from 7.30 to 10 P. M. Montgomery Chapel Cadets will drill on Friday evening.

Ascension Chapel.—Episcopal.

Corner Montgomery Street and Berkeley Avenue. Rev. Mr. Lewis R. Levering, Minister in charge. Holy Communion 8.30 A. M. Sundays. Sunday-school at 3.30 P. M. Evening service at 7.45 o'clock.

Silver Lake Union Chapel.

Franklin street, corner Belmont avenue. Sabbath services: Sunday-school, 1 P. M. Preaching, 7.45 P. M. Week-day prayer meeting, Wednesday evening 8 P. M. Everybody welcome.

Glen Ridge Congregational.

Corner of Ridgewood Avenue and Clark Street. Rev. Elliott Wilber Brown, pastor. Sunday Services, 10.45 A. M. and 7.45 P. M. Sunday-school 12 o'clock. Young People's Society Christian Endeavor at 7 P. M. Church Prayer-meeting Wednesday at 8 P. M.

St. John's Lutheran Church.

Corner Liberty Street and Austin Place. Rev. H. A. Steltinger, pastor. Services 10.45 A. M. and 7.45 P. M. Sunday-school at 2 P. M. Ladies' Aid Society first Sabbath of every month at 3 P. M. Junior Society last Thursday of every month at 7.45 P. M.

Unity Church, (Unitarian).

Rev. Leslie Willis Sprague, Minister. Unity Hall, South Fullerton Avenue, near Bloomfield Avenue, Montclair. Sunday-school at 9.45. Morning Service at 11 o'clock. Topic: "A Spark disturbs our Clod." Seats free. All are welcome.

For Borough Freeholders.

Assemblyman Cook of Bergen County has introduced a bill to provide for representation in the county boards of freeholders of boroughs. Mr. Cook explained that one of the disadvantages of the formation of boroughs, particularly in his county, was the fact that they had lost the power to elect representatives in the county boards. The bill, which provides that two or more boroughs may unite in the vote of the township to which they formerly belonged, passed third reading.

Glen Ridge Beates.

The basket-ball contest between Glen Ridge and Montclair, at Montclair Y. M. C. A. Monday night, was a fast one. The home team carried off the honors after a hard fought battle, the final score being Montclair 22, Glen Ridge 19.

In the first half the Montclair team had matters its own way, and the period closed with the score 13 to 9 in Montclair's favor, most of the scoring being done by Soule and Sessa.

The second period of play was much faster and the Glen Ridge boys soon had the score tied. From that time until the end of the contest it was nip and tuck between the two teams, the Montclair aggregation at last winning out by three points.

Maxfield and Soule played the best game for Montclair, Glen Ridge being well supported by Louis Calder and Trembley. The game was one of the fastest that have been played in the championship series. The line-up follows:

Montclair.
Soule left forward
Sessa right forward
Usher centre
Nostrand left guard
Maxfield right guard
Time of halves—Fifteen minutes. Referee—Mr. Henckel. Score at end of first half—Montclair 13, Glen Ridge 9. Final score—Montclair 22, Glen Ridge 19.

Basket-Ball.

The Westminster Cadet Corps basket-ball team defeated the Empire Five last Friday night by the score 19 to 13. The score at the end of the first half was 8 to 3 in the Empire's favor. In the second half the Cadets got in some fine team work and succeeded in scoring 16 points to their opponents 5. The line-up:

W. C. C.
Stone left forward
Moore right forward
Farrand centre
Tower left guard
Sammis, Adams right guard
Field goals—Farrand 4, Stone 3, Moore 1, Tower 1, H. Ferguson 3, G. Ferguson 1, Hogan 2. Fouls—Stone 1, H. Ferguson 1. Time of halves—15 minutes. Referee—Mr. McLane.

The Period Club.

The Period Club met at the home of Mrs. J. B. Dunbar, Liberty street, yesterday afternoon. Mrs. W. R. Broughton read a paper entitled "The Brook Farm Settlement," and "The Blithedale Romance" was the title of a reading by Miss Draper. "The Historic Houses of Cumberland and their Occupants" was the title of a reading by Mrs. A. J. Philbrick, and "A Week on the Concord" a reading by Mrs. Wyman. The next meeting of the club will be held at the home of Mrs. Perry.

Nowhere can you be sure of cut glass so polished as to retain its brilliancy of polish as at C. Dorfinger & Sons, 3 and 5 West 19th Street, near Fifth Avenue, New York—Advt.

Musical Instruction.

Mrs. Bennett-Francis. For terms and further particulars call at or address 58 Race Street, Bloomfield, N. J.—Advt.

BLOOMFIELD TRUST CO.

NO. 1 BROAD STREET,

BLOOMFIELD, N. J.

JANUARY 1, 1904.

Assets,	-	-	-	\$823,000.00
Deposits,	-	-	-	693,000.00
Capital and Surplus,	-	-	-	\$130,000.00

Interest paid at the rate of 3½ per cent. per annum.

NEW ACCOUNTS RECEIVED.

Carpet Cleaning.

Now is the time to clean carpets. If you want your carpets taken up, cleaned and relaid, send word to D. Douglass, No. 9 Park street, Montclair. Mr. Douglass has had years of experience in carpet cleaning, and has a large patronage in this town, Glen Ridge and Montclair. Those intending to move can have their carpets taken up, cleaned and relaid on short notice. The work will be well and promptly done.—Advt.

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Houses in New York City.
259 Walnut St., Bloomfield, N. J.

JANUARY 12, 1904
ESTATE OF MARTHA AKERS,
deceased.
Furnish to the order of JOSEPH W. B. surrogate of the County of Essex, this made, on the application of the undersigned executor of said deceased, notice is hereby given to the creditors of said deceased to submit to the subscriber under oath or affirmation their claims and demands against estate of said deceased within nine months from this date, or they will be forever barred from prosecuting or recovering the same against the subscriber.
HALOY M. BARN

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GEORGE H. KIRKPATRICK,		Asst. to Secy.	

LIFE INSURANCE ISSUED AND PAID FOR, during 1903, } 293 MILLIONS
including Ordinary Insurance (\$102,822,648), over }

ASSETS, end of 1903, over - - - - - 72 MILLIONS

INCOME, during 1903, over - - - - - 39 MILLIONS

PAID POLICYHOLDERS, during 1903, over - - - - - 11 MILLIONS

SURPLUS, end of 1903, over - - - - - 10 MILLIONS

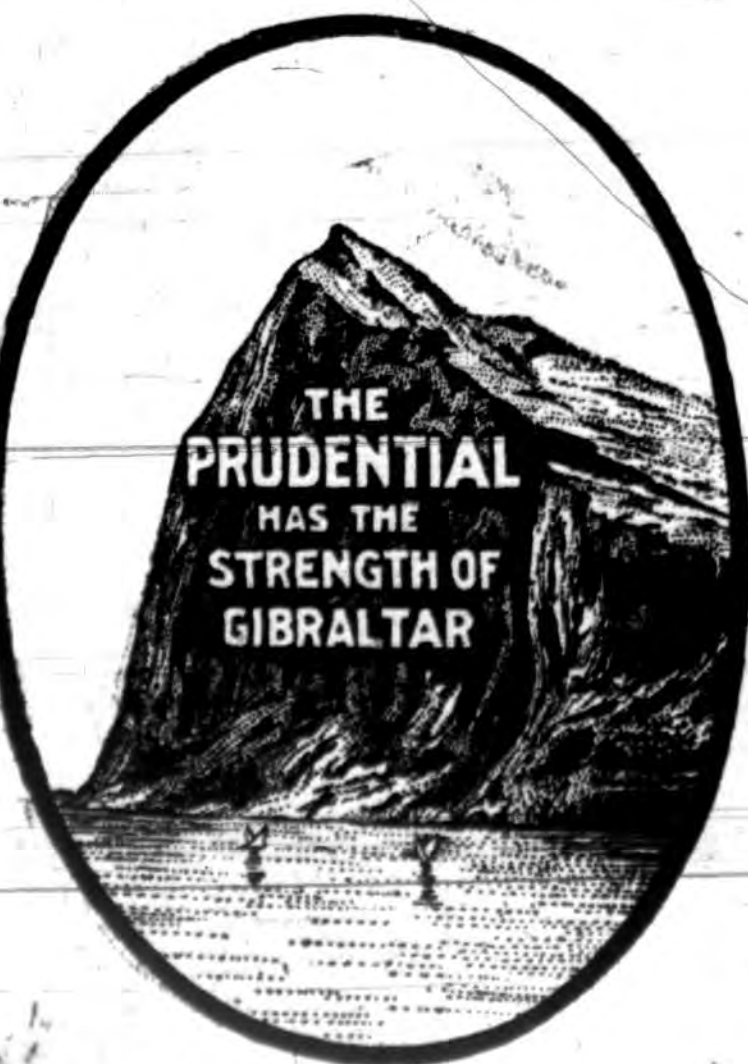
NUMBER OF POLICIES IN FORCE (5,447,307), over - - - - - 5 MILLIONS

INCREASE IN PAID-FOR INSURANCE IN FORCE, over - - - - - 129 MILLIONS

MAKING THE GRAND TOTAL OF

Paid-for Insurance in Force over 931 Millions

Total Payments to Policyholders in Twenty-eight Years, over 79 Millions



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